

80. You take a vacation and your “room with a view” is a view of the trash dumpster.
81. A minor is caught breaking into your home.
82. You have a fender bender while driving a friend’s car.
83. You have liability questions in launching a new business.
84. A former employer refuses to pay you your final compensation.
85. Your neighbor’s dog bites your child.
86. You have a property line dispute over a newly installed fence.
87. You’re asked to testify as a witness to a crime.
88. You need a premarital agreement.
89. You’re buying or selling a car.
90. Your child’s school demands a drug or alcohol test.
91. Your bank sends a foreclosure notice after one house payment is late.
92. A retail store won’t accept the return of defective merchandise.
93. A repairman won’t stand behind his work.
94. A trespasser is caught poaching on your land.
95. You are leasing property.
96. You receive a letter from a creditor and it is not your debt.
97. A bank turns you into a credit bureau unjustly.



98. You need advice concerning a divorce.
99. You own your own small business.
100. You can’t make heads or tails out of the new tax forms.
101. Your spouse uses physical force against you.

Your Life Events Legal Plan[®]

Our product is “**Your Life Events Legal Plan[®]**”. This means the Pre-Paid Legal membership isn’t only a “fix” for sudden and unforeseen events. The plan is designed to provide the common legal services our members need throughout the course of their lives. In essence the “Life Events” nature of our legal plan actually encourages members to call their provider law firms when life happens and legal counsel is essential. Members walk through events more confident and with less stress. The plan offers features to help when life gets more complicated as well.

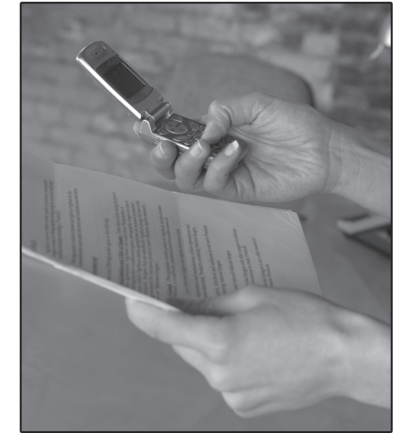
Our network of Pre-Paid Legal Provider Attorneys stand ready and available to assist our Members beginning the very day they sign up. It’s a NOW benefit, and one of the most powerful elements of what we provide is this immediate access to legal counsel on an unlimited number of issues. There are no claim forms, no deductibles, no lists of attorneys to guess about, no yellow pages, simply toll-free direct access to a law firm.

Ask your independent associate for a brochure that illustrates the benefits available in your state or province.



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101 Reasons Not To Be Without Your Life Events Legal Plan

Pre-Paid Legal Services, Inc.



Life Events...

1. You don't have an up-to-date will.
2. You don't understand the difference between a trust and a will.
3. Family members challenge your parent's will.
4. You don't understand your health insurance plan or the new Medicare Prescription Act.
5. The IRS selects you for an audit.
6. Your parents die and leave you executor of their estate.
7. You are tired of hidden cell phone fees.
8. You do not have a retirement savings plan.
9. You change jobs.
10. You receive a speeding ticket.
11. You are buying or selling your home.
12. Your driver's license is suspended.
13. Your landlord raises rent in violation of your verbal agreement.
14. Your teenager is accused of shoplifting.
15. You decide to change your name.
16. Your new washing machine doesn't wash.
17. Creditors threaten to take action against you for your ex-spouse's debts.
18. A neighbor or school reports you for child abuse.
19. You adopt a child.
20. A friend or neighbor is injured on your property.
21. You need child support enforced.
22. A friend owes you money and files bankruptcy.
23. A stranger calls and demands money or damaging information will be released.
24. Your car is damaged by a hit-and-run driver.
25. You accidentally back over a neighbor's garbage can.
26. A hairdresser damages your hair with harsh chemicals.
27. Your car is repossessed unjustly.
28. You are subpoenaed or served with legal papers.
29. You are called to jury duty.
30. Your long drive off the tee injures another player.
31. You need a lease agreement reviewed.



32. Your son is injured in a football game.
33. A neighbor trips over a rake in your yard.
34. A jeweler sells you defective merchandise.
35. A car dealership gains illegal access to your credit history.
36. You are hit by a bottle at a baseball game.
37. A tenant falls down stairs and sues you.
38. You need help with credit card liability resolution.
39. You are injured when you slip on a wet floor in a public building.
40. Your livestock trample a neighbor's garden.
41. Your neighbor's dog barks for hours every night.
42. Your teenager gets a speeding ticket.
43. Your landlord enters your apartment without permission.
44. Your child throws a baseball through a neighbor's car window.
45. You don't have a Living Will or Medical Power of Attorney.
46. Your boat is damaged while in storage.
47. Your landlord refuses to refund your cleaning deposit.
48. You lose an expensive watch in a hotel and the manager denies liability.
49. A speeding car nicks your car bumper because you have parked in the street.
50. A merchant refuses to honor a guarantee.
51. You have an accident driving your friend's boat.
52. Your spouse claims a right to your earnings.
53. A record or book club sends merchandise after you cancel your membership.
54. You are refused service at a restaurant.
55. A property manager refuses to rent to you.
56. You are denied credit for no apparent reason.
57. You are fired.
58. The auto repair shop threatens small claims court for money you don't owe.
59. Your car insurance is cancelled when your teenager is involved in an accident.
60. Your child needs special education in public school.



61. You made a sizable gift to charity.
62. Angry words result in a slander law suit.
63. You need a patent for an invention.
64. You need a copyright for your manuscript.
65. You are wrongly accused of committing a crime.
66. Your right to privacy has been invaded.
67. Your car is vandalized in a parking lot.
68. A postal carrier slips on your unshoveled walk and breaks his or her leg.
69. You need assistance negotiating a severance package.
70. You are stopped for speeding and a friend is in possession of marijuana.
71. Your teenager wrecks the car and a friend is injured.
72. You care for your elderly parents.
73. You receive social security disability or medicaid.
74. You are cheated by a door-to-door salesman.
75. A repairman charges more than a given estimate.
76. A creditor tries illegal collection tactics.
77. An accident results in a personal injury.
78. You are scheduled to appear in small claims court.
79. Your new house has bad plumbing and a leaky roof.

